

Information to identify the case:

Debtor 1	<u>Tammy J. Hayhurst</u>	Social Security number or ITIN	xxx-xx-2584
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-25006-GLT			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Tammy J. Hayhurst

4/11/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Tammy J. Hayhurst
Debtor

Case No. 17-25006-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 11, 2023

User: auto
Form ID: 3180W

Page 1 of 4
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2023:

Recip ID	Recipient Name and Address
db	+ Tammy J. Hayhurst, 705 Skyline Drive, Ellwood City, PA 16117-1449
14745152	+ Citi Cards/Citibank, PO Box 6247, Sioux Falls, SD 57117-6247
14745154	+ Commercial Acceptance Co, 2 W. Main Street, Camp Hill, PA 17011-6326

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 12 2023 03:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 11 2023 23:49:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 11 2023 23:48:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 11 2023 23:48:00	WILMINGTON SAVINGS FUND SOCIETY, FSB, AS TRUSTEE O, Carrington Mortgage Services, 1600 South Douglas Road, Anaheim, CA 92806-5948
cr	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 11 2023 23:48:00	Wilmington Savings Fund Society, FSB., et al, c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5948
14757119	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2023 23:49:00	Atlantic Credit & Finance, PO Box 13386, Roanoke, VA 24033-3386
14745149	+ EDI: CAPITALONE.COM	Apr 12 2023 03:37:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15453916	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 11 2023 23:48:00	Carrington Mortgage Services, LLC, 1600 S. Douglass RD, Anaheim, CA 92806-5948
14745150	+ Email/Text: bankruptcy@cavps.com	Apr 11 2023 23:49:00	Cavalry Portfolio Service, 500 Summit Lake Drive, Valhalla, NY 10595-2321
14746705	+ Email/Text: bankruptcy@cavps.com	Apr 11 2023 23:49:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321

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14745153	+ EDI: WFNNB.COM	Apr 12 2023 03:37:00	Comenity Bank/Victorias Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
14745155	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 11 2023 23:57:10	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14745156	EDI: DISCOVER.COM	Apr 12 2023 03:37:00	Discover, PO Box 30943, Salt Lake City, UT 84130
14745161	+ EDI: CITICORP.COM	Apr 12 2023 03:37:00	Macy's, PO Box 8218, Mason, OH 45040
14758768	EDI: Q3G.COM	Apr 12 2023 03:37:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14748194	EDI: DISCOVER.COM	Apr 12 2023 03:37:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14745158	+ EDI: RMSC.COM	Apr 12 2023 03:37:00	JCPenney, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14745159	+ Email/Text: bknotificationdistribution@jhcapiatgroup.com	Apr 11 2023 23:49:00	JH Portfolio Debt Equities, 5757 Phantom Drive, Ste 225, Hazelwood, MO 63042-2429
14745151	EDI: JPMORGANCHASE	Apr 12 2023 03:37:00	Chase, PO Box 15298, Wilmington, DE 19850
14745157	+ Email/Text: pitbk@weltman.com	Apr 11 2023 23:48:00	James P. Valecko, Esq., Weltman, Weinberg & Reis Co. LPA, 436 7th Ave, Ste 2500, Pittsburgh, PA 15219-1842
14778973	Email/PDF: resurgentbknotifications@resurgent.com	Apr 11 2023 23:57:04	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14745160	+ EDI: LENDNGCLUB	Apr 12 2023 03:37:00	Lending Club, 71 Stevenson Street, Ste 1000, San Francisco, CA 94105-2967
14757131	+ EDI: LENDNGCLUB	Apr 12 2023 03:37:00	Lending Club, 71 Stevenson Street, Ste 300, San Francisco, CA 94105-2985
14765489	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2023 23:49:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
14745162	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 11 2023 23:49:00	Midland Funding, LLC, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2710
14745163	Email/Text: Bankruptcy.Notices@pnc.com	Apr 11 2023 23:48:00	PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14778273	Email/Text: Bankruptcy.Notices@pnc.com	Apr 11 2023 23:48:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14745164	EDI: PRA.COM	Apr 12 2023 03:37:00	Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
14745743	+ EDI: RECOVERYCORP.COM	Apr 12 2023 03:37:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14775913	EDI: Q3G.COM	Apr 12 2023 03:37:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14756349	Email/PDF: bncnotices@becket-lee.com	Apr 11 2023 23:57:05	Toyota Motor Credit Corporation, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14745165	Email/Text: vci.bkcy@vwcredit.com	Apr 11 2023 23:49:00	Volkswagen Credit, Po Box 3, Hillsboro, OR 97123
14764705	+ Email/Text: VWBKNotices@nationalbankruptcy.com	Apr 11 2023 23:48:00	VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
14745166	+ EDI: RMSC.COM	Apr 12 2023 03:37:00	Walmart, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

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14770595	+ EDI: WFFC2	Apr 12 2023 03:37:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-1663
14745167	+ EDI: WFFC2	Apr 12 2023 03:37:00	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
15340977	+ Email/Text: BKBCNMAIL@carringtonms.com	Apr 11 2023 23:48:00	Wilmington Savings Fund Society, FSB, as Trustee, 1600 South Douglass Road, Anaheim, CA 92806-5948

TOTAL: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		VW Credit Leasing, Ltd
cr		WELLS FARGO BANK, N.A.
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14757120	*+	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
14757121	*+	Cavalry Portfolio Service, 500 Summit Lake Drive, Valhalla, NY 10595-2321
14757123	*+	Citi Cards/Citibank, PO Box 6247, Sioux Falls, SD 57117-6247
14757124	*+	Comenity Bank/Victorias Secret, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
14757125	*+	Commercial Acceptance Co, 2 W. Main Street, Camp Hill, PA 17011-6326
14757126	*+	Credit One Bank, PO Box 98873, Las Vegas, NV 89193-8873
14757127	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover, PO Box 30943, Salt Lake City, UT 84130
14757132	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Macy's, PO Box 8218, Mason, OH 45040
14757129	*+	JCPenney, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14757130	*+	JH Portfolio Debt Equities, 5757 Phantom Drive, Ste 225, Hazelwood, MO 63042-2429
14757122	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase, PO Box 15298, Wilmington, DE 19850
14757128	*+	James P. Valecko, Esq., Weltman, Weinberg & Reis Co. LPA, 436 7th Ave, Ste 2500, Pittsburgh, PA 15219-1842
14757133	*+	Midland Funding, LLC, 2365 Northside Drive, Ste 300, San Diego, CA 92108-2710
14757134	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 3180, Pittsburgh, PA 15230
14757135	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, PO Box 12914, Norfolk, VA 23541
14756502	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14757136	*+	Toyota Motor Credit Corporation, c/o Becket & Lee LLP, PO Box 3001, Malvern, PA 19355-0701
14757137	*P++	VOLKSWAGEN CREDIT UNION, 1401 FRANKLIN BLVD, LIBERTYVILLE IL 60048-4460, address filed with court:, Volkswagen Credit, Po Box 3, Hillsboro, OR 97123
14757138	*+	Walmart, Synchrony Bank, Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060
14757139	*+	Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335

TOTAL: 2 Undeliverable, 21 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2023

Signature: /s/Gustava Winters

District/off: 0315-2
Date Rcvd: Apr 11, 2023

User: auto
Form ID: 3180W

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 11, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor VW Credit Leasing Ltd bnicholas@kmlawgroup.com
Jill Manuel-Coughlin	on behalf of Creditor WELLS FARGO BANK N.A. bankruptcy@powerskirn.com
Karina Velter	on behalf of Creditor Carrington Mortgage Services LLC kvelter@pincuslaw.com, brausch@pincuslaw.com
Keri P. Ebeck	on behalf of Creditor VW Credit Leasing Ltd kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Michael C. Eisen	on behalf of Debtor Tammy J. Hayhurst attorneyeisen@yahoo.com aarin96@hotmail.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 7